

# **EXHIBIT A**

**IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

**ANN MARIE ATTRIDGE,**

**Plaintiffs,**

**v.**

**COLONIAL SAVINGS, F.A. and  
TRANSUNION, LLC,**

**Defendant.**

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**Civil Action No. 5:20-cv-00205-OLG**

**DECLARATION OF JESSICA CRAIG**

Pursuant to 28 U.S.C. Section 1746, I declare under penalty of perjury that the following statements are true and correct:

1. My name is Jessica Craig. I am over the age of 18 years, have never been convicted of a crime, and am fully competent to make this Declaration. I have personal knowledge of all the facts stated herein, and all statements of fact contained herein are true and correct.

2. I currently hold a position as Escrow Supervisor at Colonial Savings, F.A. ("Colonial"). I am authorized to make this Declaration on behalf of Colonial with respect to the loan agreement at issue in the above-numbered and styled lawsuit. I make this Declaration based on my personal knowledge of the facts contained herein and they are true and correct. My personal knowledge is based on my review of the records described below and communications I have had with my colleagues at Colonial. In the regular performance of my job functions at Colonial, I am familiar with the business records maintained by Colonial for the purpose of originating mortgage loans, servicing mortgage loans, collecting payments and pursuing foreclosure when necessary.

3. I researched and reviewed all of the necessary documents in Colonial's possession regarding the loan agreement of Ann Marie Attridge ("Plaintiff") that is owned and service by Colonial, and the statements in this Declaration are based upon my research and review of these documents.

4. According to Colonial's records, in 2014 it was wrongly informed by a vendor, LexisNexis, that Plaintiff had received an Order of Discharge in a Chapter 7 bankruptcy case. Upon receiving this information, Colonial, according to its records, performed its own research to determine whether or not Plaintiff had received a Chapter 7 Discharge. Its research showed that Plaintiff had never filed a bankruptcy petition. Accordingly, while Colonial's own internal records (due to its receipt of an erroneous reporting by LexisNexis) briefly indicated that Plaintiff had filed a bankruptcy petition, Colonial at that time did not issue a credit report to any of the Credit Reporting Agencies ("CRA's") to indicate that Plaintiff had filed a bankruptcy case. A true and correct copy of an internal email from Colonial reflecting this correct is attached hereto as Exhibit A-1.

5. Subsequently, however, according to Colonial's records, when it changed the system by which it tracks bankruptcy filings, the research it had previously conducted showing that Plaintiff had not filed for bankruptcy was missing from Plaintiff's file. Accordingly, the new system in August 2015 began erroneously reporting to the Credit Reporting Agencies that Plaintiff had filed a Chapter 7 bankruptcy petition.

6. Specifically, the manner by which this reporting occurred was through the issuance of a Consumer Information Indicator ("CII") by Colonial to TransUnion, along with the other credit reporting agencies ("CRA"). The Code that Colonial issued was an "E", which according to the Metro 2 credit-reporting manual, means that the subject debtor had received a

Chapter 7 discharge.

7. Plaintiff, on April 23, 2021, submitted an on-line dispute to Colonial about this credit reporting and demanded an immediate correction. Exhibit A-2. On this same day, Plaintiff sent an email to Colonial, making this same demand. Exhibit A-3.

8. On April 29, 2019, Colonial issued an Automated Universal Data (“AUD”) form TransUnion. Exhibit A-4. An AUD is the means by which a credit furnisher, such as Colonial, can inform a CRA, like TransUnion, to correct prior credit reporting from that furnisher. In this AUD, for the account history, Colonial changed the reporting for each of the months indicated from “-“ to “0”. The “-“ meant that no payment was due, which would be the case if the debt had been discharged in a Chapter 7 bankruptcy. The “0” meant that Plaintiff had made a timely payment each month. In this AUD, Colonial also change the CII Code from “E” to blank”. The “E” means that the subject debtor had received a Chapter 7 discharge. The reporting of a blank in this section means that there should be no CII code reported. Colonial submitted this AUD to TransUnion to correct the prior report that Colonial had issued that Plaintiff had received a Chapter 7 bankruptcy discharge.

9. On April 26, 2019, TransUnion submitted to Colonial an Automated Credit Dispute Verification (“ACDV”) and identified therein Plaintiff’s dispute about the erroneous bankruptcy reporting. Exhibit A-5. CRA’s use ACDV’s to inform credit furnishers about disputes that consumers have made regarding credit reporting. Credit furnishers, upon receipt of an ACDV research the dispute and then return the ACDV to the applicable CRA with its response.

10. Colonial, in response to this April 26, 2019 ACDV, investigated Plaintiff’s dispute and determined that Plaintiff was correct—she had not received a Chapter 7 discharge as

she had not ever filed for bankruptcy. Colonial at this time stopped reporting that Plaintiff had received a Chapter 7 Discharge.

11. On May 14, 2019, Colonial responded to the ACDV. In this ACDV response, Colonial changed the “-“ for the months of payments to “0” and it changed the CII Code from “E” to blank. Exhibit A-5.

12. On May 1, 2019 Colonial responded to Plaintiff’s communications to it from April 23, 2019. In this response, Colonial states that TransUnion’s reporting of the Chapter 7 discharge order as inadvertent and that Colonial would issue corrective credit reporting so that the discharge order would no longer be reported. Exhibit A-6.

13. Despite Colonial’s issuance of the April 29, 2019 AUD and the May 15, 2019 ACDV response, TransUnion apparently continued to report an “E” CII Code. Plaintiff in her First Amended Complaint states that Colonial did not properly respond to TransUnion’s June 15, 2019 letter. Colonial, however, never received this letter.

14. Due to TransUnion’s failure to remove the “E” from Plaintiff’s credit reporting despite the April 29, 2019 AUD and the April 30, 2019 ACDV, Plaintiff apparently again submitted a dispute to TransUnion about the continued bankruptcy reporting. TransUnion submitted an ACDV to Colonial on May 31, 2019. Exhibit A-7.

15. Colonial responded to this ACDV on June 14, 2019, against changing the “-“ for each monthly payment to “0” and changing the CII Code from “E” to blank. *Id.*

16. TransUnion apparently continued to report the bankruptcy through the CII Code “E” and Plaintiff again submitted a dispute to TransUnion on October 2, 2019). On October 10, 2019, TransUnion submitted another ACDV to Colonial, and Colonial responded on October 15, 2019. Exhibit A-8. In this ACDV response, Colonial, like before, changed the “-“ for the months

of payments to “0” and it changed the CII Code from “E” to blank.

17. Colonial at all times relevant hereto has maintained policies and procedures for responding to borrower’s credit reporting disputes. A true and correct copy of the Metro 2 manual is attached hereto as Exhibit A-9. Also attached hereto as Exhibit A-10 is a true and correct copy of Colonial’s internal policies for credit reporting. Colonial’s employees who work on credit reporting are trained to follow these manuals.

18. With respect to Plaintiff, Colonial at all times acted according to its procedures and endeavored to correct the erroneous credit report that she had received a Chapter 7 Discharge. Colonial researched her dispute in 2014 and prevented any credit reporting from going out at that time. Later, in 2019, when Colonial received direct communications from Plaintiff on April 23, 2019 that Colonial had been incorrectly reporting her as having received a Chapter 7 Discharge, Colonial on April 29, 2019 issued an AUD to TransUnion. In this AUD, Colonial removed the “E” CII Code and, for each month of her account history, changed each “-“ “0” to show that she had made each monthly payment on time.

19. Colonial on May 1, 2019 also wrote to Plaintiff to confirm that TransUnion’s reporting of her as having received a Chapter 7 discharge was incorrect.

20. Colonial, accordingly, at all times acted reasonably in responding to Plaintiff’s disputes. To the extent that Colonial should have changed the “E” CII code with a “Q” CII code, Colonial’s acts were not the result of malfeasance but at best a bona fide error.

21. I am qualified to testify about the business records of Colonial as I am a custodian of records for Colonial. Attached hereto are business records of Colonial, including documents obtained from Colonial’s counsel, and documents generated by Colonial itself. These said records are kept by Colonial in the regular course of business, and it was the regular course of

practice of Colonial for an employee or representative of Colonial with knowledge of the act, event, condition, opinion or diagnosis recorded to make the record or to transmit information thereof to be included in such records; and the record was made at or near the time or reasonably soon thereafter. The records attached hereto are the originals, or exact duplicates of the originals, and these original documents are physically kept by Colonial at Colonial's offices. These records are identified as exhibits to this Declaration as indicated below and said exhibits are incorporated herein by reference:

- A-1. Internal email dated July 1, 2014;
- A-2. Plaintiff's on-line dispute dated April 23, 2019;
- A-3. Plaintiff's April 23, 2019 email dispute;
- A-4. Colonial's AUD issued on April 29, 2019;
- A-5. TransUnion's April 26, 2019 AUD and Colonial's May 14, 2019 response;
- A-6. Colonial's May 1, 2019 letter to Plaintiff
- A-7. TransUnion's May 31, 2019 AUD and Colonial's June 14, 2019 response;
- A-8. TransUnion's October 10, 2019 AUD and Colonial's October 15, 2019 response;
- A-9. Metro 2 Manual;
- A-10. Colonial's Credit Reporting Policies.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Executed on: June 21, 2021

Signature: *Jessica Craig* 6/21/21  
Name: **Jessica Craig**  
Title: Escrow Supervisor

# **EXHIBIT A-1**

**Melissa Foster**

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**From:** Cynthia Conte  
**Sent:** Tuesday, July 01, 2014 10:55 AM  
**To:** Diane Keenan  
**Cc:** Melissa Foster  
**Subject:** [REDACTED] 7 - Attridge

**Importance:** High

Diane,

Please take this out of bankruptcy right away. It was a false positive. A business in Arkansas had the same last 4 digits of the EIN as the mortgager had for her SSN. The mortgager will be calling back in about 20 minutes to see if this has been done so she can make a payment.

Thanks!

Melissa,

Please look at her credit reporting and make sure there are no comments regarding bankruptcy on it since she has never filed. Please fix it if you need to and send a letter to the mortgager.

Thanks!

***Cynthia (CJ) Conte***  
**Colonial Savings F.A.**  
2626-B West Freeway  
Fort Worth, Texas 76102  
**(817) 810-4624**

Please be advised that, as a third party debt collector, this is an attempt to collect a debt. Any information obtained from you will be used for that purpose. Also be advised that this is a confidential correspondence meant for the recipient only. A reasonable effort has been made on the part of the sender to protect this email transmission but it is not encrypted.

# **EXHIBIT A-2**

04/23/2019

AC...9427

Re: Document Request

Thank you for contacting Customer Relations through our secure message system.

We apologize for any inconvenience that you may have encountered. Our notes show you spoke with a representative and requested to speak with a supervisor, a request has been placed regarding this matter. We appreciate your patience as we review the file.

Please let us know if you have any further questions. Our Customer Service department is also available Monday-Friday 8am-5pm CST at 800-937-6002.

Sincerely, Customer Advocacy Team

-----Previous Message-----

I just received a background report that contained a credit history. Under the Colonial Savings tradeline, next to "REMARKS" it says "Chapter 7 bankruptcy". I have never in my life filed for any type of bankruptcy. I am highly upset at this discovery and need someone from Colonial Savings to contact me as soon as possible. I need documentation from Colonial Savings indicating you reported this in error and I need documentation indicating that this wrong information is removed from all 3 of the major credit repositories (Equifax, Experian, TransUnion) and any others it may have been reported to. I can be reached at 210-317-7153 or annmarieattridge@gmail.com.

REPLY

DELETE

\* Please note: The messages will expire in 3 months.

WRITE US

AMA-0061

# **EXHIBIT A-3**

Attridge, Ann

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From: Ann Attridge <annmarieattridge@gmail.com>  
Sent: ~~Wednesday, July 24, 2019 9:19 AM~~  
To: Attridge, Ann  
Subject: Fwd: Error in Credit Reporting

Sincerely,  
Ann Attridge  
210-317-7153

Begin forwarded message:

From: Ann Attridge <annmarieattridge@gmail.com>  
Date: April 23, 2019 at 2:31:00 PM CDT  
To: mortserv@gocolonial.com  
Subject: Error in Credit Reporting

My name is Ann Attridge. My mortgage account number is 0000219427.

In July 2014, as I was trying to make a payment online, I was prohibited and received a message indicating that I had to call a toll free number. I called and was told that "because bankruptcy was filed, I could not make payment online". I informed representative that I had NEVER FILED FOR BANKRUPTCY. They researched and found their records were incorrect, and that some business in Arkansas had the same last 4 as my social security number. I was told it would be corrected and I was again able to make payments online as I always had; and because of this, it was my understanding your error was corrected.

Almost 5 years later during a background check, the credit report from Colonial Savings showed "Chapter 7 bankruptcy". I sent a message through [servicehomeloans.com](http://servicehomeloans.com) using my sign on April 18, 2019 notifying Colonial Savings of this error and have not heard back. I called today, April 23, and spoke to Diane to get resolution but she was unable to help and said she would put in a work order and to email [mortserv@gocolonial.com](mailto:mortserv@gocolonial.com).

I've contacted the background check company HireRight of this wrong information and they have submitted a dispute case number.

The first time this happened almost 5 years ago, I was gracious and understanding because I know people make mistakes. Now, I am utterly irate, humiliated and embarrassed that third parties as well as any entity pulling my credit report will see this erroneous report. This is DEFAMATION BY LIBEL.

If I do not hear back from someone who knows what is going on and can provide clear answers, correction to records for resolution and an apology that this error wasn't corrected the first time in July 2014, I will initiate communication with Jim DuBose, or whomever the CEO is currently, and will be filing complaints with the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC) and the Federal Fair Credit Report Act (FCRA) as well as any other federal entities associated with errors that do not get corrected.

Sincerely,  
Ann M. Attridge  
(210) 317-7153  
[AnnMarieAttridge@gmail.com](mailto:AnnMarieAttridge@gmail.com)

# **EXHIBIT A-4**

Subscriber Name: Colonial Savings FA		Equifax SC: 153FS00613	
Subscriber Address: 2626 West Fwy, Fort Worth, TX, 76102		Experian SC: 3858481	
		Innovis SC: 2012878	
		TU SC: 2601001	

Consumer Information					
Last Name	First Name	Middle Name	Gen.	SSN	DOB
ATTHIDGE	ANN	MARIE			12-28-1969
Current Address		City	State	Zip+4	
21207 RIO SABINAL		SAN ANTONIO	TX	78259-2678	
Previous Last Name		Previous First Name	Previous Middle Name		Previous Gen.
Previous Address		City	State	Zip+4	
Consumer Information Indicator:		ECO A: 1	Phone:		

Employment Information			
Employer Name:		Occupation:	
Current Address		City	State Zip+4

Associated Consumer Information					
Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:		ECO A:	Phone:		
Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:		ECO A:	Phone:		

Account Information										
Account Number		Date Opened	Current Balance	Amount Past Due	Portfolio Type	Credit Limit	High Credit	Schedule Monthly	SCC	CCC
		05-19-2011	\$111086	\$0	M		\$130000			
Term Dur./Freq.	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information	FCRA 1 <sup>st</sup> Date of Delinquency	Original Charge-off Amount
360/M			03-31-2019	11		26	F	03-31-2019		
Original Creditor Name			Creditor Classification	Mortgage Agency Identifier			Sec. Marketing Agency Id Account #		Specialized Payment Indicator	
Purchased Portfolio or Sold Name			Portfolio Indicator	Deferred Payment Start Date			Balloon Payment Due Date		Balloon Payment Amount	
Mortgage Id #							AUD Control #	94205951		

Account History												
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019										0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2016												
2015												
2014												
2013												
2012												

Submitted By: Dee John

Tel#: (817) 877-3028

Date: 04-29-2019

By submitting this AUD, y changes noted.

requirements, and your computer and/or manual records will be adjusted to reflect the

AUD Correction Indicator: Update ☒ Delete ☐ Delete due to fraud ☐

Subscriber Name: Colonial Savings FA

Equifax SC: 153F500613

Subscriber Address: 2626 West Fwy.Fort Worth,TX,76102

Experian SC: 3858481

Innovis SC: 2012878

TU SC: 2601001

**Consumer Information**

Last Name	First Name	Middle Name	Gen.	SSN	DOB
ATTRIDGE	ANN	MARIE		[REDACTED]	12-28-1969
Current Address		City	State	Zip+4	
21207 RIO SABINAL		SAN ANTONIO	TX	78259-2678	
Previous Last Name	Previous First Name	Previous Middle Name	Previous Gen.		
Previous Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA: 1	Phone:		

**Employment Information**

Employer Name:	Occupation:		
Current Address	City	State	Zip+4

**Associated Consumer Information**

Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA:	Phone:		
Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA:	Phone:		

**Account Information**

Account Number	Date Opened	Current Balance	Amount Past Due	Portfolio Type	Credit Limit	High Credit	Schedule Monthly	SCC	CCC	
[REDACTED]	05-19-2011	\$111086	\$0	M		\$130000				
Term Dur./Freq.	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information	FCRA 1 <sup>st</sup> Date of Delinquency	Original Charge-off Amount
360/M			03-31-2019	11		26	F	03-31-2019		
Original Creditor Name		Creditor Classification	Mortgage Agency Identifier		Sec. Marketing Agency Id Account #		Specialized Payment Indicator			
Purchased Portfolio or Sold Name		Portfolio Indicator	Deferred Payment Start Date		Balloon Payment Due Date		Balloon Payment Amount			
Mortgage Id #						AUD Control #	94205951			

**Account History**

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019										0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2016												
2015												
2014												
2013												
2012												

Submitted By: Dee Johnson

Tel#: (817) 877-3028

Date: 04-29-2019

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

# **EXHIBIT A-5**

2 Baldwin Place, Crum Lynne, PA, 19022

Control #: 398160668004001

FAX #:

FCRA Response Due Date: 05-22-2019

Account Number: [REDACTED]

Response Date:

Subscriber Code: Colonial Savings FA/2601001

Response Code: 22 Updated disputed account information. Additional account information was also updated.

On the lines below, S indicates the Response element is the Same as in the Request; D indicates it is Different, and U indicates it is Unknown.

Request Data		Verified	Response Data								
First Name:	ANN	S	First Name:								
Middle Name:	M	D	Middle Name:	MARIE							
Last Name:	HENLEY	D	Last Name:	ATTRIDGE							
Generation Code:		U	Generation Code:								
Address:	21207 RIO SABINAL, SAN ANTONIO, TX, 78259-2678	S	Address:								
Prev First Name:	ANN	U	Prev First Name:								
Prev Middle Name:	M	U	Prev Middle Name:								
Prev Last Name:	ATTRIDGE	U	Prev Last Name:								
Prev Generation Code:			Prev Generation Code:								
Prev. Address:	2011 N OCEAN BLVD APT 206N, FORT LAUDERDALE, FL, 33305-3759	U	Prev. Address:								
SSN:	[REDACTED]	S	SSN:								
DOB:	12-28-1969	S	DOB:								
Telephone Number:	(210) 317-7153	U	Telephone Number:								
2 <sup>nd</sup> Prev. Address:	1623 ELIZABETH CT, NEW BRAUNFELS, TX, 78130-3075										
Consumer States/Comments:											
Dispute Code 1:	102 Account reaffirmed or not included in bankruptcy. Verify Consumer Information Indicator and Account Status.										
Dispute Code 2:											
FCRA Relevant Information:		Consumer states they have never filed for Chapter 7 bankruptcy									
Account Status	Pay. Rate	MOP	Cond./Cumm. Status	Date Opened	Balance	Amount Past Due	High Cr./Org.	Credit Limit	Original Charge-Off Amount		
11				05-19-2011	\$0		\$130000				
11				05-19-2011	\$110846	\$0	\$130000				
Account Type	Interest Type	Port. Type	Term Dur.	Freq.	Date of Account Information	Date Closed	Date of Last Payment	Sch. Payment	ECOA	CII	FCRA DOFD
26		M			03-31-2019	07-31-2015	03-31-2019		1	E	07-31-2015
26	F	M	360	M	04-30-2019		04-24-2019		1		
Compliance Condition Code	SCC	Original Cr. Name				Original Cr. Class	Spec. Payment Ind.	Deferred Start Date	Balloon Date	Balloon Amount	
Agency ID	Sec. Marketing Agency Account #		Mortgage ID			Actual Payment		Portfolio Indicator		Purchased from/Sold to	
01	[REDACTED]		[REDACTED]								
Remarks:											DF Contact #:

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019									-	D	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	E
2017	0	0	0	0	0	E	E	E	E	E	E	E
2016	E	E	E	E	E	E	E	E	E	E	E	E
2015	E	E	E	E	E	E	0	D	0	D	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0				

Account History - Response												
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019									0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0				

Associated Consumer 1					Associated Consumer 2				
Name:					Name:				
Address:					Address:				
SSN:					DOB:				
Telephone Number:					Telephone Number:				
ECOA/Consumer Information Indicator: /					ECOA/Consumer Information Indicator: /				
Images Information:									
Associated Images:		No	Image Access Indicators:		#1	#2	#3	#4	#5

Submitted By: Dee Johnson

Tel# (817) 877-3028

Date: 05-14-2019

By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.

# **EXHIBIT A-6**



May 1, 2019

ANN MARIE ATTRIDGE  
21207 RIO SABINAL  
SAN ANTONIO, TX 78259-2678

Re: Mortgage Account # [REDACTED]

Dear ANN MARIE ATTRIDGE:

Thank you for your most recent inquiry concerning the above referenced mortgage account. After reviewing your account and the information provided, we have prepared the following response.

Per our research, TransUnion has inadvertently reported your loan as having a bankruptcy status. We do not have any information confirming you have previously filed for bankruptcy, therefore we have submitted a credit correction to TransUnion to update the reporting of your loan to remove the bankruptcy information. Please allow up to 60 days for updates to be reflected with the credit bureaus.

Should you have any additional questions or would like to request documentation; representatives are available to assist you Monday through Friday, 8:00 am to 5:00 pm CT by calling (800) 937-6002.

Sincerely,

Customer Advocacy Team

# **EXHIBIT A-7**

TransUnion LLC 2 Baldwin Place, Crum Lynne, PA 19022		Date Received: 05-31-2019 Control #: 398160668011001									
FAX #:		FCRA Response Due Date: 06-26-2019									
Account Number: [REDACTED]		Response Date:									
Subscriber Code: Colonial Savings FA/2601001		Response Code: 22: Updated disputed account information. Additional account information was also updated.									
On the lines below, S indicates the Response element is the Same as in the Request; D indicates it is Different, and U indicates it is Unknown.											
<b>Request Data</b>		<b>Verif Ind.</b>	<b>Response Data</b>								
First Name: ANN		S	First Name:								
Middle Name: M		D	Middle Name: MARIE								
Last Name: HENLEY		D	Last Name: ATTRIDGE								
Generation Code:		U	Generation Code:								
Address: 21207 RIO SABINAL, SAN ANTONIO, TX 78259-2678		S	Address:								
Prev First Name: ANN		U	Prev First Name:								
Prev Middle Name: M		U	Prev Middle Name:								
Prev Last Name: ATTRIDGE		U	Prev Last Name:								
Prev Generation Code:			Prev Generation Code:								
Prev. Address: 2011 N OCEAN BLVD APT 206N, FORT LAUDERDALE, FL 33305-3759		U	Prev. Address:								
SSN: [REDACTED]		S	SSN:								
DOB: 12-28-1969		S	DOB:								
Telephone Number: (210) 317-7153		U	Telephone Number:								
2nd Prev. Address: 1623 ELIZABETH CT, NEW BRAUNFELS, TX 78130-3075											
Consumer Status/Comments:											
Dispute Code 1:	019: Included in the bankruptcy of another person. Verify Consumer Information Indicator.										
Dispute Code 2:	110: Claims company will change. Verify all Account Information.										
FCRA Relevant Information:	Consumer never filed bankruptcy. Consumer plans to submit relevant doc to support their claim.										
Account Status	Pay. Rate	MOP	Cond./Cumm. Status	Date Opened	Balance	Amount Past Due	High Cr./Org.	Credit Limit	Original Charge-Off Amount		
				05-19-2011			\$130000				
11				05-19-2011	\$110605	\$0	\$130000				
Account Type	Interest Type	Port. Type	Term Dur.	Freq.	Date of Account Information	Date Closed	Date of Last Payment	Sch. Payment	ECOA	CH	FCRA DOFD
26		M			07-31-2015	07-31-2015			1	E	07-31-2015
26	F	M	360	M	05-31-2019		05-29-2019		1		
Compliance Condition Code	SCC	Original Cr. Name				Original Cr. Class	Spec. Payment Ind.	Deferred Start Date	Balloon Date	Balloon Amount	
Agency ID	Sec. Marketing Agency Account #		Mortgage ID		Actual Payment	Portfolio Indicator	Purchased from/Sold to				
01	[REDACTED]		[REDACTED]								
Remarks:							DF Contact #:				

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019												
2018	-	-	-	-	-	-	-	-	-	-	-	-
2017	-	-	-	-	-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-	-	-	-

Account History - Response												
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019								0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-	-	-	-

Associated Consumer 1				Associated Consumer 2			
Name:				Name:			
Address:				Address:			
SSN:		DOB:		SSN:		DOB:	
Telephone Number:				Telephone Number:			
ECO/Consumer Information Indicator: /				ECO/Consumer Information Indicator: /			
Images Information							
Associated Images:		No	Image Access Indicators:		#1	#2	#3

Submitted By: Dee Johnson

Tel#: (817) 877-3028

Date: 06-14-2019

By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.

# **EXHIBIT A-8**

2 Baldwin Place, Crum Lynne, PA, 19022

Control #: 398160668015001

FAX #:

FCRA Response Due Date: 11-03-2019

Account Number:

Response Date:

Subscriber Code: Colonial Savings FA/2601001

Response Code: 23-Disputed information accurate. Updated account information unrelated to the dispute.

On the lines below, S indicates the Response element is the Same as in the Request; D indicates it is Different, and U indicates it is Unknown.

Request Data		Verify Ind.	Response Data								
First Name:	ANN	S	First Name:								
Middle Name:	M	D	Middle Name:	marie							
Last Name:	ATTRIDGE	S	Last Name:								
Generation Code:			Generation Code:								
Address	21207 RIO SABINAL, SAN ANTONIO, TX, 78259-2678	S	Address:								
Prev First Name:	ANN	U	Prev First Name:								
Prev Middle Name:	MARIE	U	Prev Middle Name:								
Prev Last Name:	ATTRIDGE	U	Prev Last Name:								
Prev Generation Code:			Prev Generation Code:								
Prev. Address:	2011 N OCEAN BLVD APT 206N, FORT LAUDERDALE, FL, 33305-3759	U	Prev Address:								
SSN:		S	SSN:								
DOB:	12-28-1969	S	DOB:								
Telephone Number:	(210) 317-7153	U	Telephone Number:								
2 <sup>nd</sup> Prev. Address:	1623 ELIZABETH CT, NEW BRAUNFELS, TX, 78130-3075										
Consumer States/Comments:											
Dispute Code 1:	019: Included in the bankruptcy of another person. Verify Consumer Information Indicator.										
Dispute Code 2:											
FCRA Relevant Information											
Account Status	Pay Rate	MOP	Cond./Cumm. Status	Date Opened	Balance	Amount Past Due	High Cr./Org	Credit Limit	Original Charge-Off Amount		
				05-19-2011			\$130000				
11				05-19-2011	\$108547	\$0	\$130000				
Account Type	Interest Type	Port. Type	Term Dur.	Freq.	Date of Account Information	Date Closed	Date of Last Payment	Sch. Payment	ECOA	CII	FCRA DODD
26		M			07-31-2015	07-31-2015			1	E	07-31-2015
26	F	M	360	M	09-30-2019		09-21-2019		1		
Compliance Condition Code	SCC	Original Cr. Name				Original Cr. Class	Spec. Payment Ind.	Deferred Start Date	Balloon Date	Balloon Amount	
Agency ID	Sec. Marketing Agency Account #		Mortgage ID			Actual Payment	Portfolio Indicator	Purchased from/Sold to			
01											
Remarks:								DF Contact #:			

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019	-	-	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	-	-	-	-	-	-	-	-
2017	-	-	-	-	-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-	-	-	-

  

Account History - Response												
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019				-	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-	-	-	-

Associated Consumer 1				Associated Consumer 2			
Name:				Name:			
Address:				Address:			
SSN:		DOB:		SSN:		DOB:	
Telephone Number:				Telephone Number:			
ECO/Consumer Information Indicator: /				ECO/Consumer Information Indicator: /			
Images Information							
Associated Images:		Yes	Image Access Indicators:		#1	Yes	#2
					#3		#4
					#5		

Submitted By: Stephanie Walker

Tel#: (817) 877-9137

Date: 10-15-2019

By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.